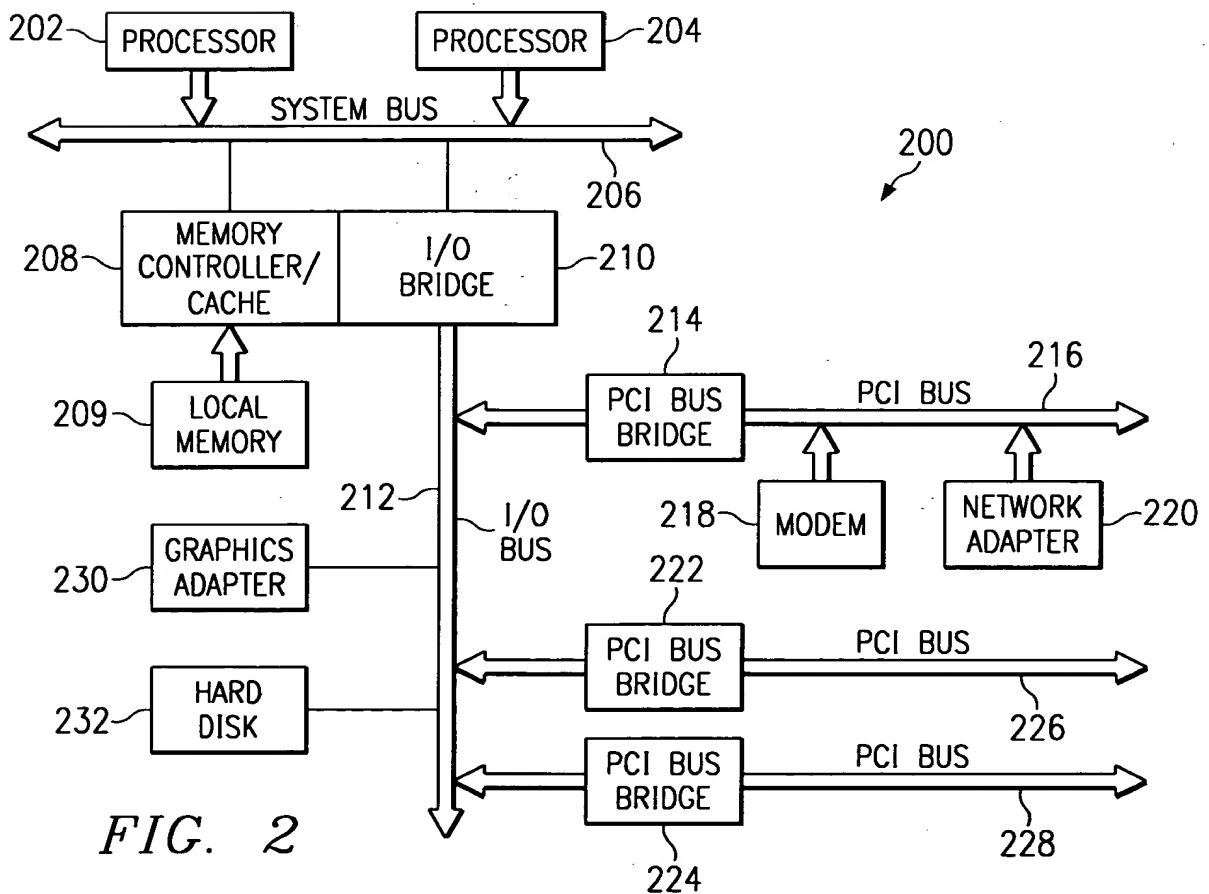
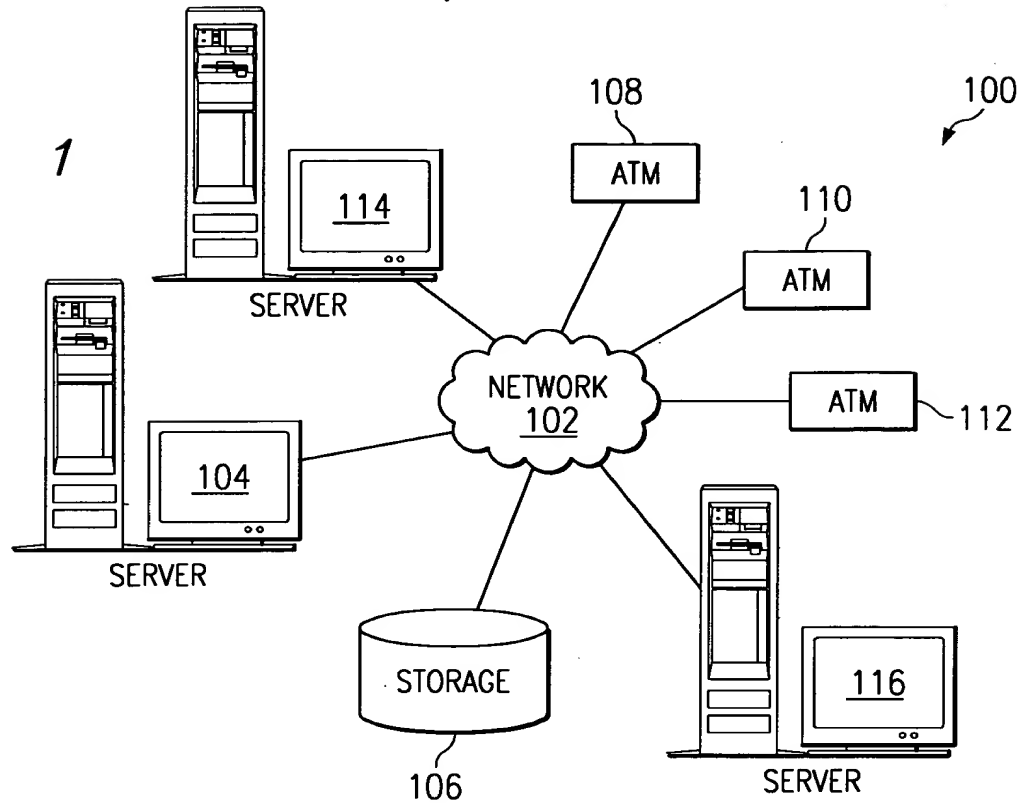
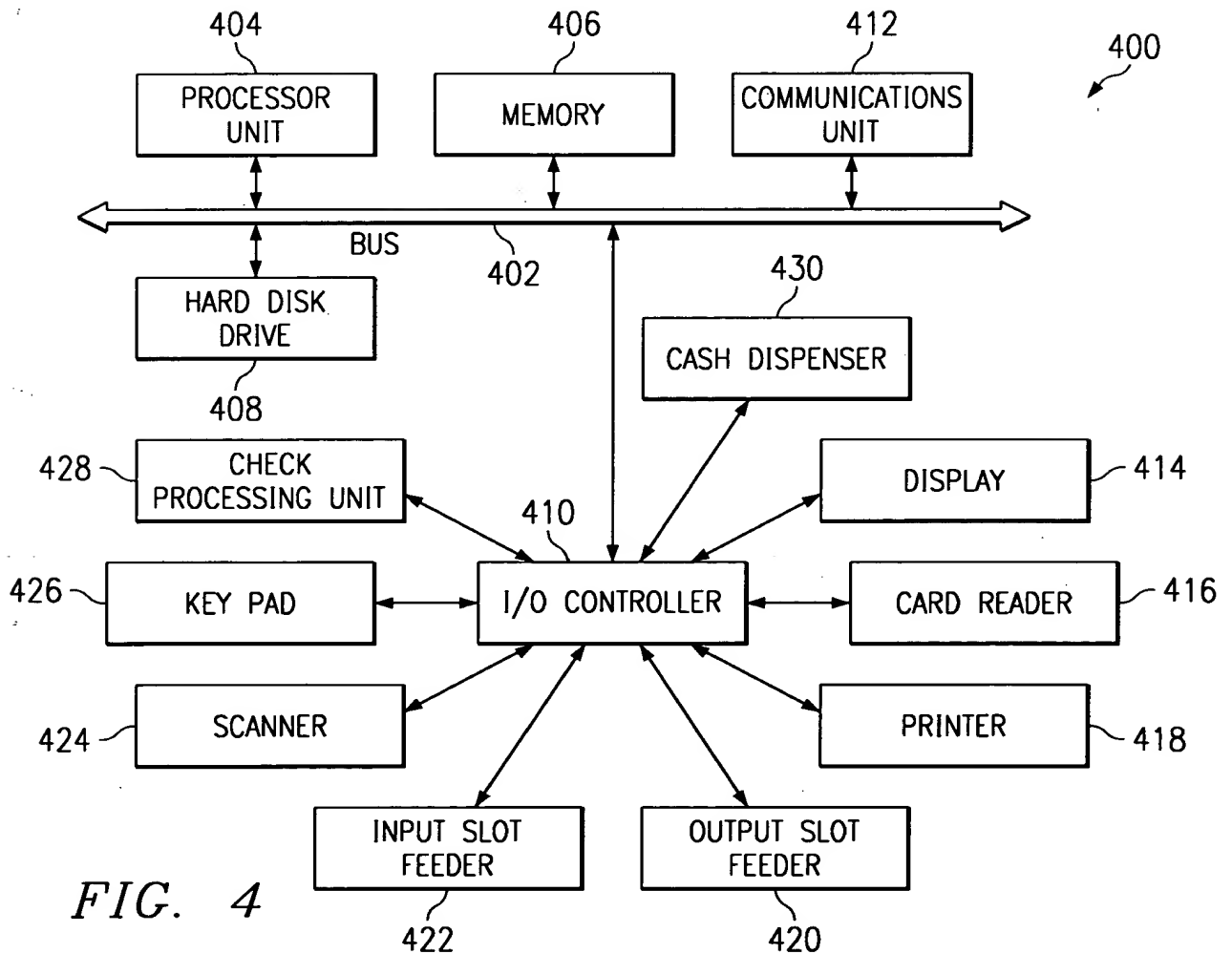
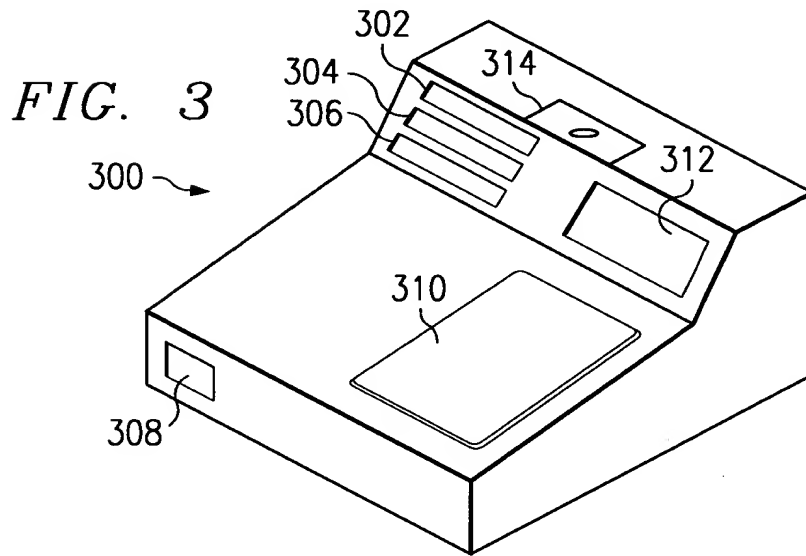
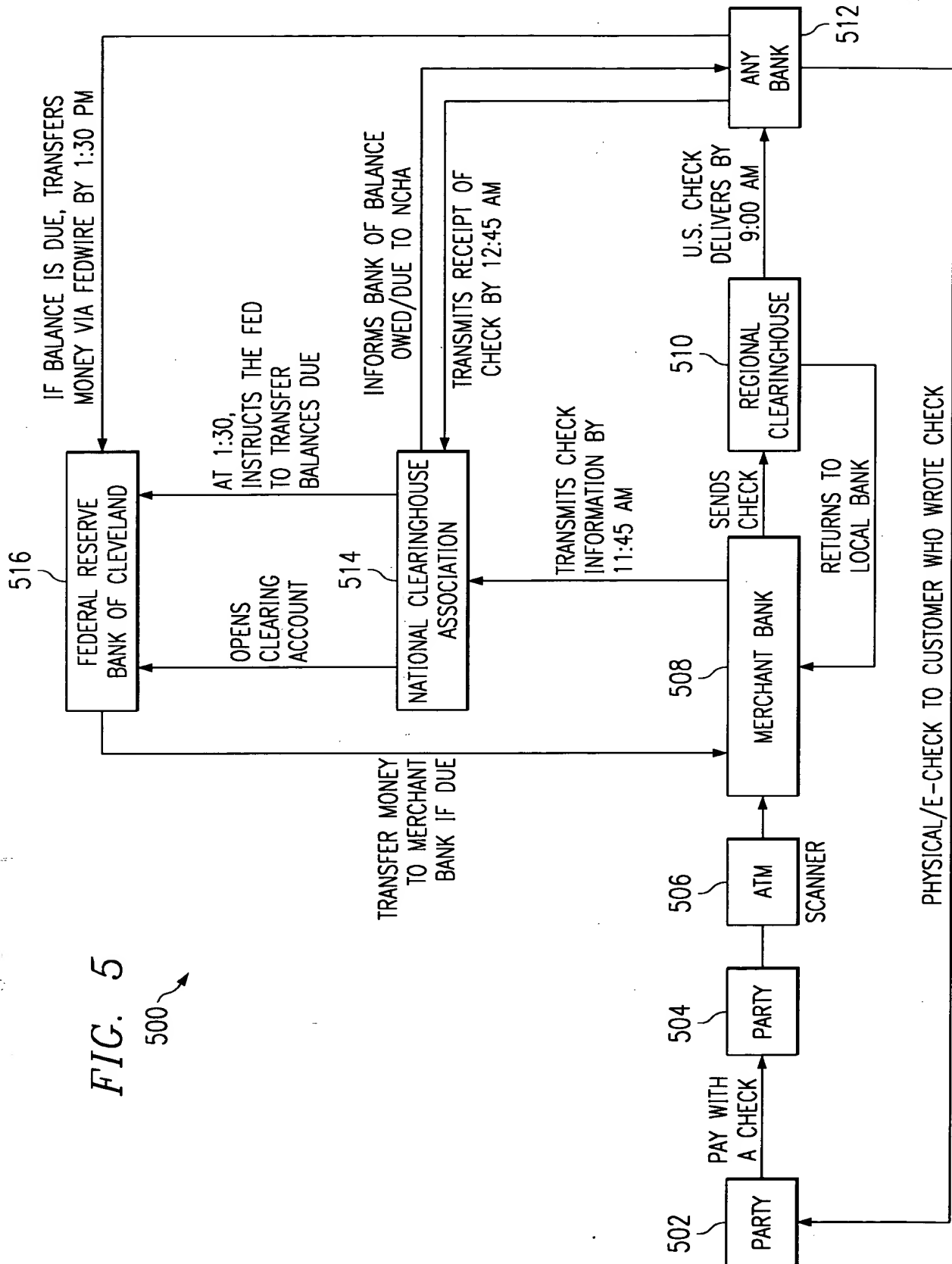


FIG. 1







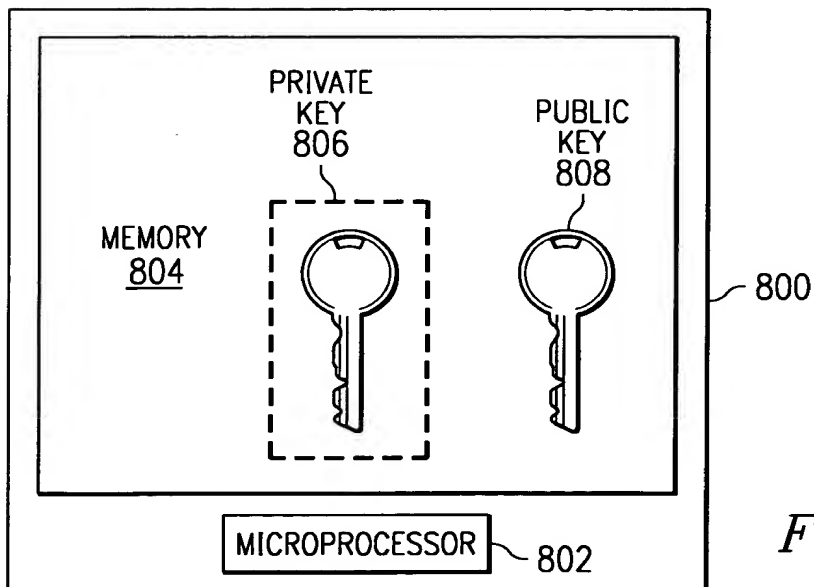
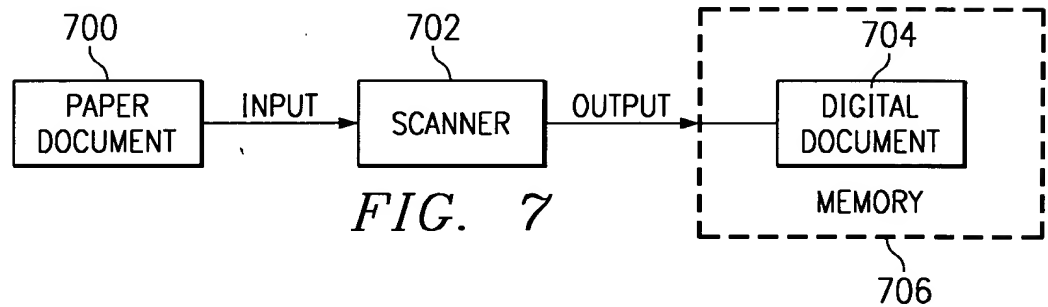
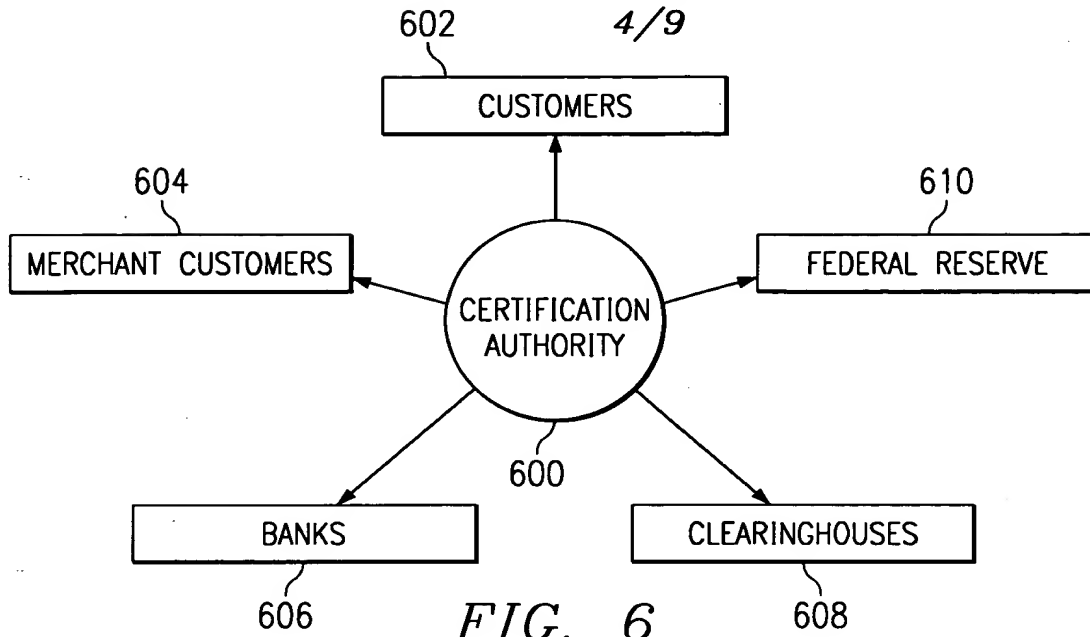


FIG. 9

900


<b>BOB JONES</b> 3835 MAIN STREET - (816)123-4567 KANSAS CITY, MO 01411		<b>No. 1792</b>
6/30 1998		18-137/ 1010
Pay to the Order of <u>PAYEE</u>		<u>902</u>
\$ <u>100.00</u>		<u>904</u>
<u>ONE HUNDRED AND no/100s</u>		<u>908</u>
 <b>FIRST NATIONAL BANK</b> ONE MAIN - SUITE 6A KANSAS CITY, MISSOURI 01412		<b>DOLLARS</b>
INVOICE #593281		<u>906</u>
910		
:00 2100 66\ : 770    964076  : 2121		

FIG. 10

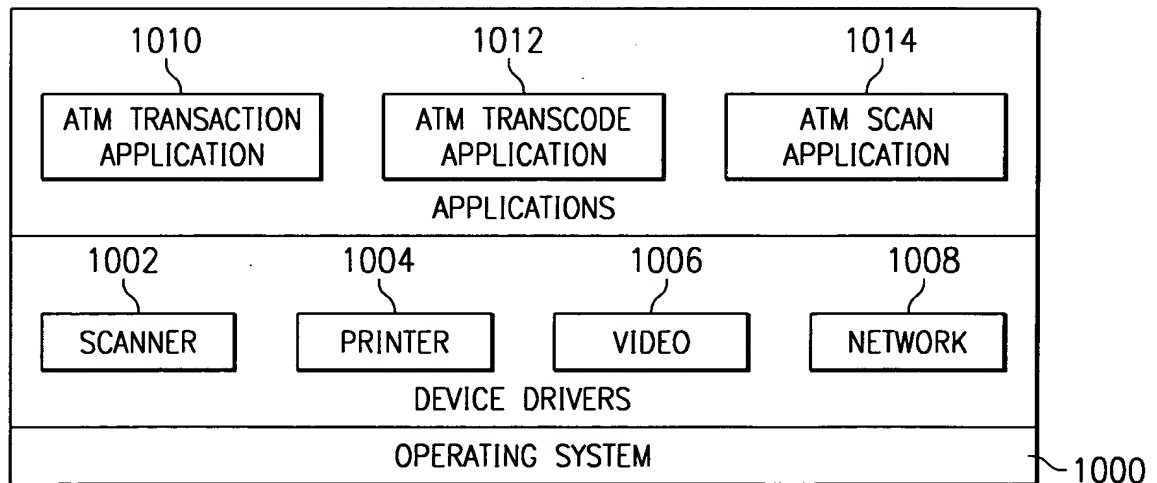
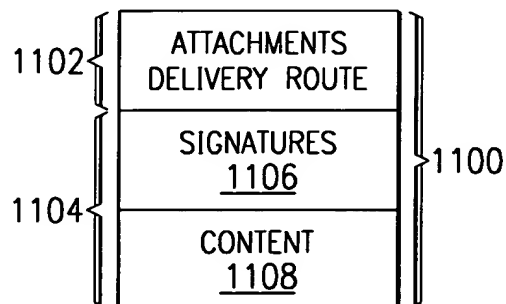


FIG. 11



*FIG. 12A*

```
<fsml-doc docname="echeck187" type="check">
<action>
<blkname>act1
<crit>true
<vers>1.0
<function>payment
<reason>process
</action>
<check>
<blkname>check2>
<crit>true
<vers>1.0
<checkdata>
<checksum>187
<dateissued>19970519
<datevalid>19970519
<country>us
<amount>1000000.00
<currency>usd
<payto>Chili Pepper
</checkdata>
<checkbook>2048
<legalnotice>This instument subject to check law
</check>
<signature>
<blkname>sig7
<crit>true
<vers>1.5
<sigdata>
<blockref>act1
<hash alg="sha">J4t/NI7s44lqSMTR1/1bkgABwug=
<blockref>check2
<hash alg="sha">vFns/1Vm9QaRDFAgtijkE24cozk=
<blockref>acct-11111111-00000001
<hash alg="sha".f51C8MWtSVgeCQPOmzDTBjy1Zg=
<nonce>9D9BC5AA75
</cert>
<signature>
<blkname>banksig6
```

1200

FIG. 12B

1200

```
<crit>true
<vers>1.5
<sigdata>
<blockref>acct-11111111-00000001
<hash alg="sha">fF51C8MwtSVgeCQP0mzDTBjy1zg=
<blockref>cert-11111111-00000001
<hash alg="sha">1xzwMBQg7/rXMxC8k79xyotRTVY=
<nonce>9D9BC5AA75
<sigref>cert-11111111
<sigtype>bankacct
<algorithm>sha/dsa
<location>us
</sigdata>
<sig>
JlNh43b1zYlYdAELCmAo6j8nY/
l=:mBnAYXvAB7Pm+EWU865jIQvEr7A=
</signature>
<cert>
<blkname>cert-1111111
<crit>true
<vers>1.0
<certtype>x509v1
<certissuer>/C=US/ST=MD/O=FSTC/OU=checking CA/
<certserial>1
<certdata>
</cert>
</fsm1-doc>
```

FIG. 13

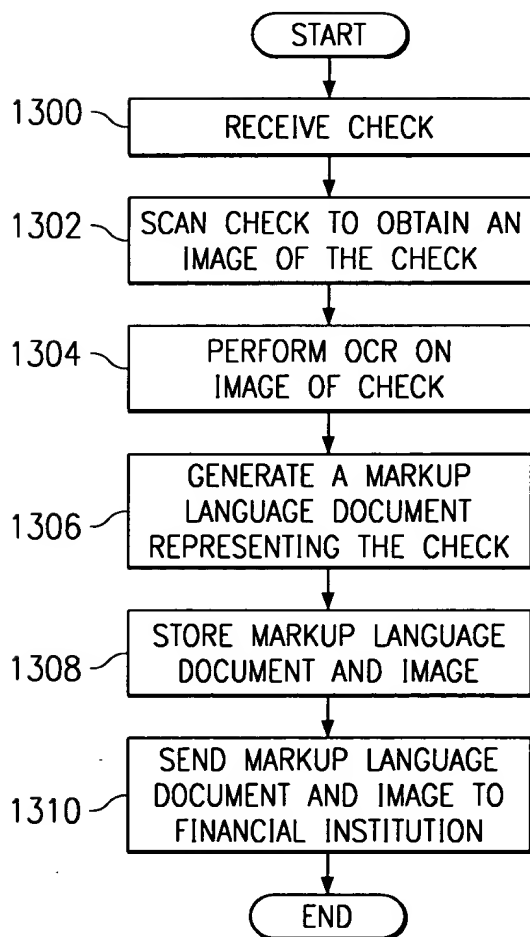


FIG. 14

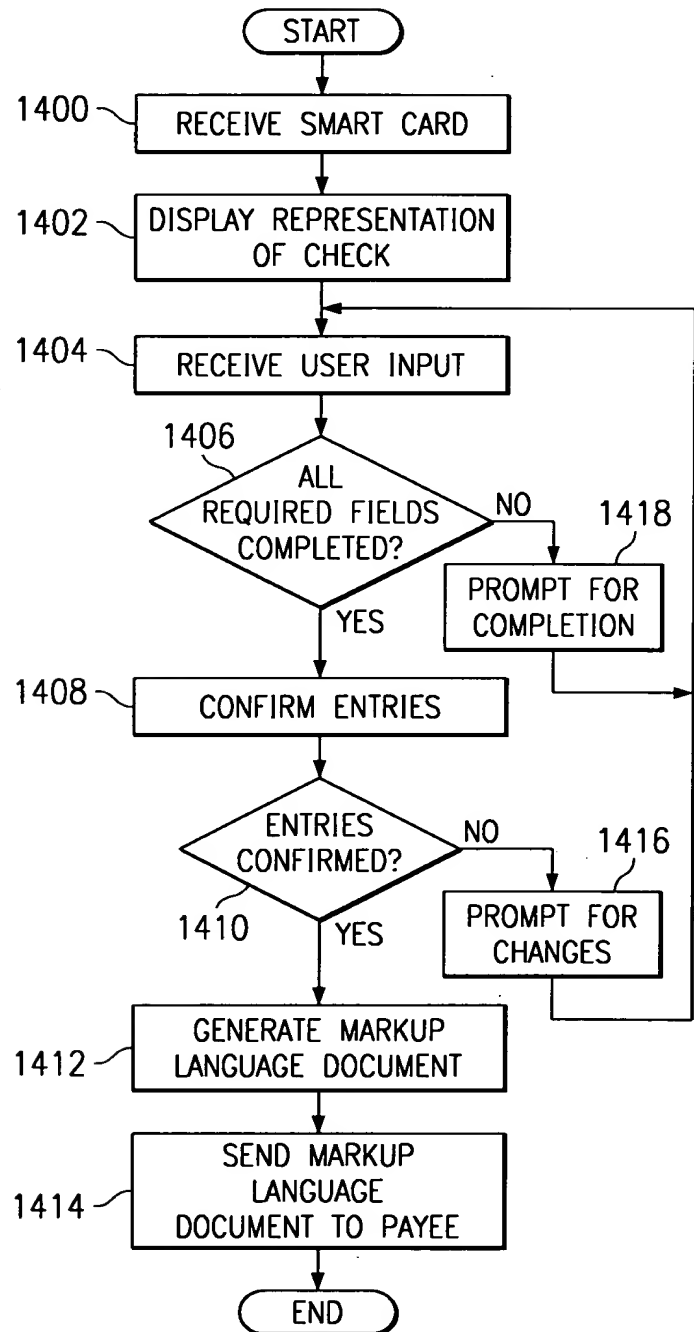




FIG. 15

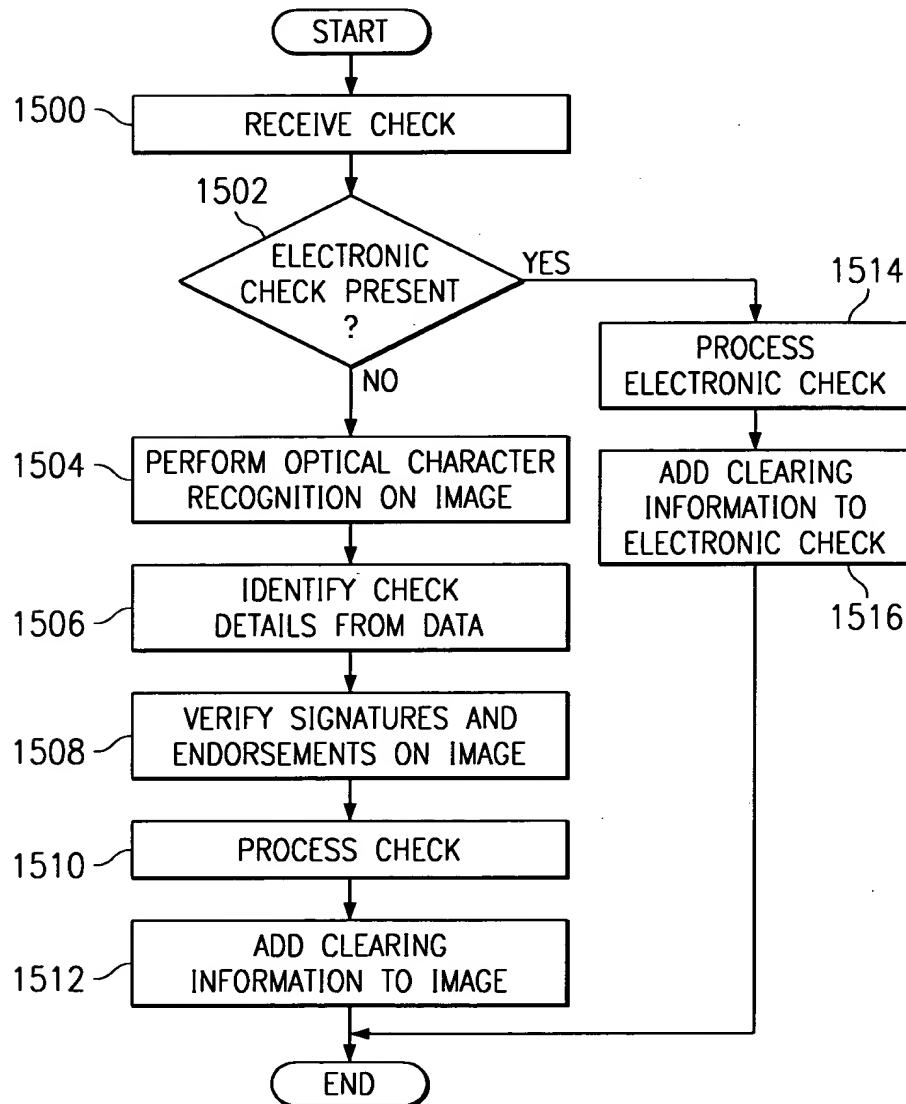


FIG. 16

